

# Flood Insurance Training and Education Requirements for Property Insurance Agents

Bunning-Bereuter-Blumenauer

## Flood Insurance Reform Act of 2004

The Federal Emergency Management Agency (FEMA) is implementing the minimum flood insurance training requirements of Section 207 of the Flood Insurance Reform Act of 2004 for insurance agents. Congress requires all agents selling flood insurance policies under the National Flood Insurance Program (NFIP) to be properly trained and educated about the NFIP so the agents may best serve their clients.

The act directs the Kentucky Department of Insurance to require property agents to complete a one-time course related to NFIP. Completion of the course will provide the licensee with three hours of continuing education credit. Also, write-your-own private insurers are required to track their agents' compliance with this continuing education requirement.

The NFIP flood course is available through approved continuing education providers. NFIP flood courses approved in Kentucky are identified as a separate continuing education category. The failure to comply with this continuing education requirement may jeopardize the agent's authority to write insurance through the NFIP. Check the provider course listing at <http://insurance.ky.gov/kentucky/search/provider> for approved courses.

### Frequently Asked Questions

- 1. Do all property agents have to take the course?** No, only individuals selling policies through the NFIP.
- 2. If I am not a property agent and I take the course, will I get continuing education credit?** Yes.
- 3. If I take the course will it count toward my property line of authority continuing education requirement?** Yes.
- 4. I took a flood course but not the FEMA course. Will it count toward the NFIP requirement?** No.
- 5. I am a newly licensed property agent. Should I take this course now?** If you intend to sell flood insurance through the NFIP, you should take this course now and it will count toward your continuing education requirement.
- 6. When should I complete the NFIP course?** All licensees selling policies through the NFIP should complete the NFIP course as soon as possible. The failure to comply with this continuing education requirement may jeopardize the agent's authority to write insurance through the NFIP.

Additional questions concerning this educational requirement can be directed to the Agent Licensing Division at 502-564-6004 or 800-595-6053, Option 2.



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